

Form plncf13 – ntcnfp13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 25-11772-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Melanie S Chavez-Parham  
4702 Meadowview Avenue  
North Bergen, NJ 07047

Social Security No.:  
xxx-xx-7802

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 8, 2025.

Dated: July 8, 2025  
JAN: mcp

Jeanne Naughton  
Clerk

In re:  
Melanie S Chavez-Parham  
Debtor

Case No. 25-11772-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 08, 2025

User: admin  
Form ID: plncf13

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2025:**

Recip ID	Recipient Name and Address
db	+ Melanie S Chavez-Parham, 4702 Meadowview Avenue, North Bergen, NJ 07047-2956
520560673	+ Drbank/Upst, P.O. Box 1503, San Carlos, CA 94070-7503
520560674	+ Hackensack Meridian Health Palisades Medical, 7600 River Rd, North Bergen, NJ 07047-6217
520560677	++ LENDINGPOINT LLC, 1201 ROBERTS BLVD, STE 200, KENNESAW GA 30144-3612 address filed with court:, Lending Pt, 1701 Barrett Lake Blvd, Kennesaw, GA 30144
520560679	+ Tab Bank/Nc, 175 W Jackson Blvd, Chicago, IL 60604-2615
520560681	+ Whitney S Chavez Parham & Rolando Chavez Zela, 4702 Meadowview Avenue, North Bergen, NJ 07047-2956

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 08 2025 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 08 2025 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520560668	Email/Text: BarclaysBankDelaware@tsico.com	Jul 08 2025 20:58:00	Barclays Old Navy, PO Box 13337, Philadelphia, PA 19101-3337
520560669	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 08 2025 20:58:00	Brclyoldnavy, P.O. Box 8803, Wilmington, DE 19899-8803
520560670	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 08 2025 20:57:48	Cap1/Wmt, Po Box 31293, Salt Lake City, UT 84131-0293
520560671	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 08 2025 21:08:48	Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017
520560672	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 08 2025 20:59:00	Deptednelnet, 3015 Parker Rd, Aurora, CO 80014-2904
520560675	+ Email/Text: HUMCBankruptcy@hmn.org	Jul 08 2025 20:58:00	Hackensack University Medical Center, 30 Prospect Avenue, Hackensack, NJ 07601-1915
520641049	+ Email/Text: RASEBN@raslg.com	Jul 08 2025 20:58:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520560676	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jul 08 2025 21:08:01	Jpmcb Card, 800 Brooksedge Blvd, Westerville, OH 43081-2822
520641452	^ MEBN	Jul 08 2025 20:50:41	Lakeview Loan Servicing LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
520560678	Email/Text: camanagement@mtb.com	Jul 08 2025 20:58:00	M & T Bank, Pob 767 8, Buffalo, NY 14240

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520638842	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 08 2025 20:56:27	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520624709	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 08 2025 20:58:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
520560680	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 08 2025 20:58:00	Toyota Mtr, 111 W 22nd St, Oakbrook, IL 60521
520575269	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 08 2025 20:59:00	U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
520584589	^ MEBN	Jul 08 2025 20:51:51	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Melanie S Chavez-Parham fitz2law@gmail.com nadiainfiancial@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4